

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

In re

James L. Alston
Cathy L. Alston

Case No.

Chapter 13

Debtor(s).

CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S): (H) James L. Alston S.S.# XXX-XX-9468
(W) Cathy L. Alston S.S.# XXX-XX-2479

ADDRESS: 1759 Wildrose
Memphis TN 38114-6418

PLAN PAYMENT: Debtor(s) to pay \$ 1295.00 (xxxxxx, xxxx xxx xxxx, xxxx-xxxxxx, monthly)
PAYROLL DEDUCTION: OR (X) DIRECT PAY
BECAUSE: Self Employed
FIRST PAYMENT DATE: Within 30 days

PLACE OF EMPLOYMENT:
ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

AUTO INSURANCE: () Not included in Plan () Included in Plan
CHILD SUPPORT: Future support through Plan to _____
Child support arrearage amount _____
Internal Revenue Services \$ 40.00

MONTHLY
PLAN PMT.

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).
Citifinancial Mortgage ongoing pmt. begin November 1st, 2006 \$ 644.39
Approx. arrearage \$2719.00 Interest % \$ 47.00
ongoing pmt. begin _____
Approx. arrearage _____ Interest % \$ _____

SECURED CREDITORS: VALUE RATE OF
(retain lien 11 U.S.C. § 1325(a)(5)) COLLATERAL INTEREST
Wells Fargo Financial \$ 20,000.00 % \$ 525.00
GE Money Bank \$ surrender % \$ Delete
Shelby County Trustee \$ 900.00 % \$ 15.00
Treasure City of Memphis \$ 900.00 % \$ 15.00
\$ % \$ _____
\$ % \$ _____
\$ % \$ _____

UNSECURED CREDITORS: Pay TBD % of these claims after above claims are paid or pay all disposable income for term of plan;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT:

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.